



Price Huston, left, and Rodney Hogle, staff with the Insurance Department's Consumer Protection and Education Division, walk through a Providence, Ky., neighborhood where a tornado hit on April 28, 2002. Sharon Clark, division director, talks with a couple beside a downed tree on their property.

Tuesday, April 30, 2002

Media advisory. Contact: Roger Snell, Kentucky Department of Insurance, (502) 564-6098

### **Insurance disaster team makes sure consumers get help; media can get consumer tips by request**

FRANKFORT, KY. - The Department of Insurance activated two disaster teams of consumer protection investigators today to assure that victims of severe storm damage on April 28 are getting help with their insurance.

Sharon Clark, director of the Consumer Protection & Education Division, is among team members assigned to Webster and Breckinridge counties.

The department is distributing a consumer guide to as many consumers as possible advising them of who to call and what to do in settling disaster claims.

Members of the media can receive a copy of the eight-page guide per request and we strongly encourage you to share key details of this guide with readers in the affected areas.

The guide includes key details about reporting and documenting claims, how to reach the Department of Insurance if you have questions about your insurance, and common issues after a disaster such as:

- Don't agree to a final settlement until you are sure that it is fair. You are entitled to obtain independent estimates if you wish.
- Most policies cover tree removal if it falls on a covered structure. The value of the tree is usually not covered and your policy won't pay to remove it if it doesn't damage anything when it falls.
- You can't collect for uninsured items, such as landscaping.
- Make sure to have your roof inspected, especially if you are unsure of damage and were in the disaster area.

- The first check you get from your insurance company is often an advance, not a final payment.
- If you're offered an on-the-spot settlement, you can accept the check right away but make sure that if you find other damage, you can reopen the claim and file for an additional amount. Most policies require claims to be filed within one year from the date of the disaster.
- Avoid repair scams by seeking known local contractors and those who are licensed and insured. Insist on a written contract spelling out details of the work, total cost and completion date.
- Broken glass or body damage to an auto is covered only if you have comprehensive insurance coverage. You are not covered if you only have liability insurance coverage.
- Do the best you can safely to prevent further water damage through damaged roofs or broken windows.
- If you are homeless, most policies cover immediate advances for reasonable lodging and living expenses.
- Make sure to keep all receipts.

Consumers can get help with insurance complaints or questions by calling (800) 595-6053 and asking for Consumer Protection & Education. The consumer guide, "After the Storm..." is available at [doi.ppr.ky.gov](http://doi.ppr.ky.gov). The media can receive a faxed copy by contacting Roger Snell, as listed above.

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### **Kentucky faces record insurance losses for hail, wind, tornado damages; consumer tips if car is totaled**

"**After the Storm has Passed**" is available online on the Free Publications page -- <http://doi.ppr.ky.gov/kentucky/fpubs.asp> -- under Disaster Preparedness.

More disaster photos and information are available at <http://www.military.state.ky.us/> under **Division of Emergency Management**.